

File 275:Gale Group Computer DB(TM) 1983-2006/Apr 20
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Set Items Description

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DIALOG(R)File 275:Gale Group Computer DB(TM)
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01304329 SUPPLIER NUMBER: 07501390 (THIS IS THE FULL TEXT)
Using a relational system on wall Street: the good, the bad, the ugly, and
the ideal.
Rozen, Steve; Shasha, Dennis
Communications of the ACM, v32, n8, p988(7)
August, 1989

TEXT:

Using A Relational System On wall Street: The Good, The Bad, The Ugly,
And The Ideal Conventional wisdom has it that complex decision support is
an extremely promising application of the relational model. Partly for this
reason, one of the authors (Rozen) was hired to design the database for a
decision support system used by wall Street investment managers. The
application, based on the Oracle relational database management system, was
to replace a previous one written on top of a file system. Problems with
the previous application system included the inability to enhance its
functionality to suit new analytical applications, the inability to
exchange data with other company information, and an antiquated teletype
user interface.

The developers were able to reimplement the functionality of the old
system in seven months, and their success depended largely on the virtues
of the relational model. However, problems still remained. To illustrate
both the promise and the problems, in this article, we focus on several
critical design requirements and the ability of the relational system to
satisfy them. In all important respects, our analysis is independent of
Oracle and reflects issues that the use of any relational database
management system would raise.

Our view of the relational model is that defined by standard SQL or
QUEL. Technically, these are languages equivalent in expressive power to
the relational calculus augmented with aggregates (and grouping), a small
set of functions on column domains (e.g., addition, substring), a data
definition language, update operations, and sorting operators. We assume
that relational systems support sharing (concurrency control) and
transaction recovery.

THE APPLICATION

The application, called BondDB, is designed to support buying and
selling bonds by institutional sales people, traders, and risk managers in
an investment bank. Users of BondDB can

(1) try to find investments for a client that are both less expensive
than the client's current investments and more profitable as long as
interest rates remain below some specific value,

(2) estimate a likely decline in the value of an investment for a
typical day, based on the recent variability of a bond's price, to try to
keep a trader from holding too many risky bonds, or

(3) evaluate the fair value of an investment today for different
future interest rate scenarios.

To perform these analyses, BondDB requires information about the
bonds and their historical behavior.

BondDB's financial calculations and user interfaces made it
impractical to construct the entire system using only a combination of SQL
and application generation tools provided with the database management
system. Therefore the application programs are written almost entirely in a
conventional programming language.

THE DATA

BondDB contains the following data:

(1) basic information on the characteristics of about 10,000
different bonds,

(2) time series of daily quotes for about 3,000 of these bonds,
totaling some 1.8 million points,

(3) about a dozen different kinds of bonds, and

(4) information on portfolios of bonds.

We draw our examples from the representation of two main entity types: bonds and portfolios. Figure 1 is a simplified entity-relationship diagram of BondDB's data-representation requirements.

Bonds

A bond is basically a loan from the holder of the bond to the issuer. It specifies a sequence of payments of principal and interest according to some rules or schedule. Here is a simple example. Issuer: U.S. Treasury
Face Value: \$1,000.00 Payments: 5/31/88--\$38.75 11/30/88--\$38.75
5/31/89--\$38.75 11/30/89--\$38.75 +\$1,000.00 face value Type of Bond:
Treasury Note Coupon: 7-3/4% Maturity date: 11/30/89

In this case there are four semi-annual interest payments of \$38.75, and the principal is paid back in a lump sum after two years.

Portfolios

A portfolio is set of bonds that have been bought in various quantities. Each <bond, quantity> pair is called a position. For some analyses BondDB also needs to record when the bond was bought and for how much. BondDB also includes some information about the portfolio itself, such as the name of its owner, and the order in which to display the portfolio's positions.

BondDB AND THE RELATIONAL MODEL--HOW GOOD A MATCH?

In this section, we discuss central data management requirements of BondDB and how the developers tried to meet them using the relational database management system. We then describe features of an ideal (yet, we believe, realizable) system that could provide superior support.

Management of Bulk Data Types

One of the virtues of the relational model is that statements of its query language operate on entire relations at a time. One can formulate set-oriented expressions such as the following, `SELECT BOND_ID FROM BOND WHERE BOND_ID NOT IN (SELECT BOND_ID FROM PRICE)`; which prints the IDs of all bonds that have no price history (the good).

A bulk data type is a composite data type whose instances contain a dynamically varying, and potentially large, number of elements. Thus sets and relations are bulk data types, as are multisets, sequences (lists), trees, and graphs. BondDB required usable implementations of bulk data types other than relations and the ability to include instances of such types as attributes of bonds and portfolios.

For example, many bonds are characterized by a sequence of time intervals and prices indicating when and for how much the issuer can call the bond (i.e., prepay the loan to the bond holder). An example is the following: Issuer: Brooklyn Union Gas Type of Bond: Preferred stock Last dividend: \$ 2.47 Face value: \$25.00 Moody's Rating: A2 SP rating: A 'Call' schedule: 8/31/81 to 8/30/86--\$27.92 8/31/86 to 8/30/91--\$27.36 8/31/91 to 8/30/96--\$26.81 8/31/96 to 1/01/15--\$26.25

In this case, the issuer can call the bond at \$27.36 per share any time between 8/31/86 and 8/30/91. The most common query is to retrieve the call information when the other information about this security is fetched. A more sophisticated query might want to know the monetary value of the calls, which is a function of the bond's current price, price volatility, time to maturity, and remaining call schedule. Both queries require manipulation of the CALL SCHEDULE as a sequence.

Representing the call schedule with multiple attributes, that is, `BOND(. . . , CALL_DATE.sub.1, CALL_PRICE.sub.1, . . . , CALL_DATE.sub.1, CALL_PRICE.sub.1, . . .)`, would lead to well-known problems.

One of the problems is that maximum size of a call schedule may not be known when the schema is designed. If `CALL.sub.n+1` is added, all code using call schedules will need to be modified. Furthermore, variables in SQL cannot range over columns. For example, to print just the remaining call dates and prices, we would have to write: `SELECT CALL_DATE.sub.1, CALL_PRICE.sub.1 FROM BOND WHERE CALL_DATE.sub.1 > TODAY; . . . SELECT CALL_DATE.sub.n, CALL_PRICE.sub.n FROM BOND WHERE CALL_DATE.sub.n > TODAY;`

Therefore the developers include a separate table for this information for all bonds in the database: `CALL(BOND_ID, CALL_DATE, CALL_PRICE)`, where `BOND_ID` and `CALL_DATE` constitute the key. The information for the Brooklyn Union Gas (BUG) example is then stored in two tables, `BOND` and `CALL` as seen Figure 2. To fetch all information about the bond BUG-PS from a relational system into a host language one needs two queries (the ugly): `SELECT* FROM BOND WHERE BOND_ID = 'BUG-PS';` and `SELECT* FROM CALL WHERE BOND_ID = 'BUG-PS' ORDER BY CALL_DATE;`

Ideally, one would like to express this relationship directly by defining an attribute `CALL_SCHEDULE` of type `SEQUENCE` (of tuples) on the `BOND` table: `CREATE TABLE BOND (BOND_ID CHAR(10), . . . CALL_SCHEDULE`

```
SEQUENCE ( CALL_DATE DATE, CALL_PRICE FLOAT, ) . . . );
```

Then to retrieve this information one would simply write: SELECT* FROM BOND;

This would be followed by operations that can handle sequences as standard relational query languages handle relations.

Procedures as Data

BondDB's developers took advantage of the capability of relational systems to store queries as views. For example, the following statements basically store a procedure to ensure that only the owner of a portfolio can modify it. CREATE VIEW UPDATE_PORTFOLIO AS SELECT* FROM ALL_PORTFOLIO WHERE ALL_PORTFOLIO.OWNER = USER; GRANT SELECT, UPDATE, INSERT, DELETE ON UPDATE_PORTFOLIO TO PUBLIC;

In this example the stored equity, which takes advantage of the set-at-time relational operators, provides a succinct, executable specification of the modifiability constraints on portfolios (the good).

Some relational systems offer triggers, i.e., statements to be executed whenever some change to the data, such as an insert, occurs. Many database management system implementors consider triggers to be an exotic feature, but they could have been useful to BondDB's developers. For example, in BondDB, to make the most recent price quickly available, it is stored with the bond characteristic information in the BOND table. Thus an insert or update of the PRICE table may actually require modifications to two tables, PRICE and BOND. BondDB could have used triggers to ensure that the prices stored in the BOND table were always up-to-date as shown in Figure 3. For a DBMS with triggers, application programs would need to modify PRICE only. If the need to maintain the most recent price disappeared, or if it became necessary to maintain the most recent five prices, there would be no need to modify the application programs, because the update action on PRICE would be encapsulated in the database.

BondDB's need to store procedures went further than triggers and views. Some data can be stored succinctly in the form of a rule, but viewed by client software as the data generated by the rule (an extension of the view concept). For example, in some, but not all, call schedules, a sequence of rows can be expressed as a rule, e.g., BUG-PS becomes callable on 8/31/81 at \$27.92; thereafter the call price declines three times by 55-2/3 cents at five-year intervals; the call price is rounded to the nearest cent.

Other information can be expressed only procedurally, such as rules that determine the coupon of floating rate bonds based on the London interbank lending rate and the treasury bill rate. For example, the following formula determines one bond's coupon payments:

A typical query is: For a given future interest rate scenario, and during a given time period, what payments will the holder receive?

In cases such as these it would be best if the database could store the procedure but allow client software to view the data as a sequence (the ideal). What the developers have to do now is to represent BUG-PS as the sequence that host-language applications must manipulate (the ugly). They do not represent the lending-rate-dependent data at all, since it depends on values that are unknown in advance (the bad).

Data Abstraction

Initially, BondDB's developers represented financial entities by a straightforward transcription of the normalized relational schema into C structs. The developers assumed it would be satisfactory to supply application programmers with routines which return query results as arrays of structs. They also assumed that the programmers could be relied on to manipulate the struct representations of database tuples appropriately. There were two main flaws with the approach:

(1) different application programmers tended to write routines with overlapping functionality, and

(2) some kinds of bonds have important information in more than one table (e.g., the BOND and CALL tables in Figure 2) because of normalization, making it difficult for the programmer to know which tables contain information about a given bond.

Thus this approach caused reliability problems from the beginning.

Eventually, the developers realized that bonds and portfolios are modified and analyzed in certain stereo-typical ways. For example, portfolios may be fetched from or written to the database, and manipulated or analyzed using mathematical tools. So, to an application, the portfolio is a collection of data with some set of operations that can be issued on that data. This is the definition of an abstract data type.

When the developers recognized the abstract data type character of entities represented in BondDB, they defined ADTs in C to represent

BondDB's major financial constructs, (e.g., bonds and portfolios). The developers use the relational system for its virtues of ensuring recovery and concurrency control, associative access, the facility with which they can set up and modify relational schemas, and the ease with which they can generate query code for tables. In order to operate on an entity, the developers must map the data from relations to the C-language structures of the ADT, manipulate it using C-based abstract data type primitives, and then possibly return it to relations.

Ideally, the developers would define the abstract data types directly in the database system. Putting ADTs into the database dovetails well with the ideals of the previous sections, because

- (1) BondDB's ADTs have component instances of bulk data types,
- (2) one would like to store the operations of the ADT in the database as well as the data, and
- (3) sufficiently powerful ADT facilities could be used to define new bulk data types if necessary.

Physical Data Independence

The relational model provides the application program with independence from internal data structures in three main ways:

- (1) Queries will have the same result regardless of the physical organization of the tables and the availability or unavailability of indexes.
- (2) Application programmers need to be concerned with the order of columns in tables or with columns that are not referenced since columns are referenced by name rather than by offset from the beginning of a record, for example.
- (3) Stored procedures in the form of views let the database management system present virtual tables, providing an optional additional layer of independence.

BondDB developers relied on all three kinds of physical data independence (the good).

The options for specifying details of physical implementation, however, did not always provide enough efficiency for BondDB (the bad). Performance considerations forced the developers to implement part of the database using operating system facilities. In particular, they installed a copy of the BOND table in shared memory, thus partly duplicating the function of the database management system's cache (the ugly). At that point they had to hand-code search structures since a linear search of the shared memory consumed more CPU resources than a lookup in the database using indexes.

The developers also were forced to rely on reserved fields to enable them to incorporate additional columns to the C struct without simultaneously re-compiling and re-linking all application programs. The management headaches introduced in maintaining the copied data were substantial. For example, whenever important data needed to be corrected, the shared memory copy had to be reinitialized making it unavailable for about 15 minutes. Furthermore, there was a period of several hours each day when the shared memory copy did not agree with the database copy.

To say that, ideally, the hardware should have run faster is not helpful. At the least, an ideal database management system should provide more options for specifying implementation aspects. In this example, being able to fix a table in memory would have been helpful.

Recovery and Concurrency Control

There is one final issue we observed that ties the physical level to the abstract level. One of the important steps forward in database systems was the decoupling of concurrency control and recovery from the data model (relational, network, or hierarchical). This decoupling is not always desirable, at least for BondDB.

Users must be able to modify portfolios when they buy or sell bonds in them. Each modification may require several operations. For example, to add a bond, a user provides the characteristics of the bond (if it does not already exist in the database) and the quantity bought. To make this set of operations atomic (i.e., all-or-nothing) in a file system which only provides atomic operations on records, the developers would have to order the operations carefully and provide adequate redundancy to ensure recoverability. For example, when adding a position with a bond not yet in the database, one would first save the bond characteristic information, and then the position because without the bond characteristic information, the position is meaningless.

The transaction notion, supported by relational systems, is a big improvement over the facilities usually provided by a file system (the good). Transaction support automatically provides recoverability at the

level of a whole group of operations constituting, for example, the addition of a bond to a portfolio.

Implementing such transactions normally requires holding update locks until the end of the transaction (to prevent other transactions from reading uncommitted updates). In most systems the smallest item that can be locked is a page, and BondDB stored several portfolio positions per page. Unfortunately, there is a small set of actively modified portfolios to which most position records are added. This results in records from different portfolios interleaved on the same pages being updated concurrently. The developers therefore frequently received the complaint that a user was locked out of his portfolio when no one else was accessing it (the bad).

To overcome this problem, the developers defined a protocol in which processes only select for update (i.e., exclusively lock) the header record (the one containing the portfolio ID, the owner, and so on). All other portfolio information (hundreds of positions) is selected from the database without locking. BondDB then modifies the portfolio in user space. This works, but is inconvenient because to avoid unnecessary database updates, BondDB must keep track of what data in the portfolio has been modified and what has not. Code to keep track of how the portfolio has changed is hard to debug and test. Furthermore, there is the danger that an interactive SQL user, unaware of the protocol, might accidentally circumvent it. In an ideal system the unit of locking would be a portfolio, which is an abstract data type, so two users could modify different portfolios concurrently.

RELATED WORK

Codd has faulted the SQL language for inadequate handling of null values and other design problems, and has faulted SQL implementations for permitting duplicate rows. Here we assess the utility of the relational model per se, rather than a particular query language. For example, some systems may permit duplicate rows partly out of real need for multi-relations. Associated difficulties are often due to inconsistent or obscure rules for handling the duplicate rows.

Much criticism of the relational model focuses not on its possible shortcomings for traditional business applications, but on either

(1) its inadequate expressiveness for non-traditional database applications, such as design databases, cartographic databases, and multi-media databases, or

(2) its inadequate performance for high transaction applications, notwithstanding recent advances in high-transaction systems such as NonStop SQL.

Sometimes both criticisms play a role, as in Peinl, Reuter, and Sammer's discussion of a bid-matching system for a stock exchange. In this system problems arise because the relational system has inadequate knowledge of the semantics of the ADTs represented in it and therefore cannot make optimizations necessary for the application's stringent performance requirements.

Nevertheless, some researchers have observed the shortcomings that BondDB encountered. For example, Bancilhon and Maier assert that current systems are not satisfactory for business applications because of the impedance mismatch between the relational system and the host language and then go on to discuss possible improvements. The impedance mismatch is the discontinuity in type system and computational model between the database management system and the host language; the database management system utilizes set-at-a-time expressions with a non-procedural language, while the host language offers record- and field-level expressions in an imperative language. Indeed the impedance mismatch was one of the factors that forced BondDB's developers to manage two representations of each financial entity and supply translation code between the two.

Many workers are constructing systems that might be more satisfactory. The design space is large, but the work is promising.

Stonebraker, citing the success of the relational model, proposes evolutionary changes in POSTGRES, which supports user-defined data types and complex objects via the storage of procedures as attribute values. POSTGRES also allows lower-level access when performance requirements demand it. Another approach to extending the relational model, by allowing nested relations, is taken by AIM-II and R.sup.2.D.sup.2., which supports, in addition, user defined ADTs for complex objects.

Many projects (e.g., ENCORE, GARDEN, Iris, O.sub.2., ORION, PROTEUS, Trellis/Owl) and even products (e.g., OPAL/Gemstone, PROBE, Vbase) have begun to build object-oriented database management systems whose basic persistent objects are ADT instances.

Some of the systems above, and others (e.g., Starburst) allow the

application developer to include additional database access structures. Other systems (e.g., EXODUS, GENESIS) provide a set of building blocks from which to assemble a database management system tailored to a particular application. Finally, some researchers are attempting to erase the distinction between the programming language and the database management system altogether. Examples of this approach are Galileo, and PS-Algol.

CONCLUSION

This article attempted an empirical assessment of the tools BondDB's developers had at their disposal--a relational database management system with a conventional programming language.

We saw that, while relational systems are good, their limitations require ugly workarounds, even though realizable improvements would result in a cleaner application implementation.

This was by no means a complete listing of all issues the developers faced. Some, such as politics, are pervasive but immune to a technological solution. Others, like the need for rapid development in a competitive environment depend on factors other than the data model such as the availability of people and machine resources. Application programmers do not ask for magic, however, just the best tools that can be efficiently implemented.

Necessary features of an ideal system begin to emerge. It would:

- (1) include a richer selection of built-in bulk data types than relations only, and support data abstraction to allow users to introduce instances of their own complex data types--our example was call schedule sequences and corresponding operations as database values,
- (2) allow procedures written in arbitrary programming languages to be stored in the database and viewed either as procedures or as the data that they produce at any given time--our example was floating rate coupons,
- (3) offer more tuning options, such as the ability to fix certain data in main memory, and
- (4) allow locking of logical objects, such as portfolio instances.

To summarize our challenge to designers of future database management systems: Go ahead, make our database.

Acknowledgments. This work was partially supported by the Office of Naval Research under grant N00014-85-K-0046. Special thanks to Norman M. Birkett, David M. Siegel, and Gudmundur Vigfusson, who helped define BondDB's information architecture, for many enlightening discussions on what would be better for BondDB, and to Yosi Ben-Dov for balancing the short-term exigencies of the users against the long-term exigencies of maintainable development. We also thank Norman M. Birkett, Gudmundur Vigfusson, and the anonymous reviewers for suggesting improvements.

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File 348:EUROPEAN PATENTS 1978-2006/ 200616

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File 349:PCT FULLTEXT 1979-2006/UB=20060420,UT=20060413

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Set	Items	Description
S1	246847	ASSET? ? OR STOCK OR BONDS OR SECURITIES OR FUNDS OR FINANCIAL OR INVESTMENT? ? OR PORTFOLIO? ? OR RETIREMENT()ACCOUNT? ? OR 401K OR 401()K
S2	14299	S1(6N)(ABSTRACT? OR PARSE? OR PARSING OR SEGREGAT? OR SEPARAT? OR DIVID? OR DIVISION? OR CLASSIFY? INDEX? OR SPLIT? OR SEGMENT? OR APPORTION? OR PORTION? OR SECTION?)
S3	436	S2(6N)(REPRESENTATION() (FRAMEWORK OR FORMAT? ?) OR MULTILEVEL? ? OR MULT()LEVEL? ? OR SUBGROUP? ? OR SUB()GROUP? ? OR CATEGORIZ? OR CATEGORIS? OR CLASS OR CLASSES OR SUBJECTS OR AREAS OR TYPE)
S4	681720	RULE? ? OR GUIDELINE? ? OR POLICY OR POLICIES OR PROCEDURE? ? OR DICTIONARY OR META()DATA OR META()DATA OR DATA(1N)(DESCRIPTION OR TYPE? ?)
S5	317	S4(8N)ABSTRACTION
S6	41104	HIERARCH?
S7	13275	XML OR "C++"
S8	1	S2(10N)S5
S9	239	S2(10N)S4
S10	8	S3(10N)S9
S11	0	S3(10N)S5
S12	0	S3(30N)S5
S13	16	S3 AND S5
S14	0	S10(10N)(STORAGE OR SERVER? OR DATA()WAREHOUSE OR DATABASE)
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S17	23	S8 OR S13 OR S16
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18/3,K/1 (Item 1 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

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01250736

Data processing method and system utilizing parallel processing

Datenverarbeitungsverfahren und paralleles Verarbeitungssystem

Methode de traitement de donnees et systeme de traitement parallele

PATENT ASSIGNEE:

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PATENT (CC, No, Kind, Date): EP 1079309 A1 010228 (Basic)

APPLICATION (CC, No, Date): EP 99870176 990820;

DESIGNATED STATES: DE; FR; GB; IT; NL

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS (V7): G06F-015/18; G06N-003/00

ABSTRACT WORD COUNT: 190

NOTE:

Figure number on first page: 4

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200109	900
SPEC A	(English)	200109	31208
Total word count - document A			32108
Total word count - document B			0
Total word count - documents A + B			32108

...SPECIFICATION into entirely new kinds of functionalities and performance capabilities. In Patent 5,305,393, 'Exhaustive Hierarchical Near Neighbor Operations On An Image', Mahoney offers a parallel processing

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File 411:DIALINDEX(R)

DIALINDEX(R)

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*** DIALINDEX search results display in an abbreviated ***

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or funds or financial or investment? ? or portfolio? ? or
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Items	File
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Examined 50 files	
Examined 100 files	
Examined 150 files	
Examined 200 files	
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Examined 350 files	
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Examined 450 files	
Examined 500 files	
Examined 550 files	

Processing

No files have one or more items; file list includes 562 files.
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 File 625:American Banker Publications 1981-2006/Apr 21
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 File 626:Bond Buyer Full Text 1981-2006/Apr 21
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Set	Items	Description
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S2	60293	S1(6N)(ABSTRACT? OR PARSE? OR PARSING OR SEGREGAT? OR SEPARAT? OR DIVID? OR DIVISION? OR CLASSIFY? INDEX? OR SPLIT? OR SEGMENT? OR APPORTION? OR PORTION? OR SECTION?)
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S7	1131	XML OR "C++"
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S9	1855	S2(10N)S4
S10	23	S3(10N)S9
S11	0	S3(10N)S5
S12	0	S3(30N)S5
S13	0	S3 AND S5
S14	0	S10(10N)(STORAGE OR SERVER? OR DATA()WAREHOUSE OR DATABASE)
S15	0	(S6 OR S7)(10N)S10
S16	3	(S6 OR S7) AND S10
S17	4	S8 OR S13 OR S16
S18	3	RD (unique items)
S19	4	S1 AND S5
S20	2	S19 NOT PY>2000
S21	2	RD (unique items)
S22	31	S5 OR S8 OR S10 OR S16:S21
S23	30	RD (unique items)

? t23/3,k/all

23/3,k/1 (Item 1 from file: 625)
 DIALOG(R)File 625:American Banker Publications
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0256511
 * Further Easing Sought In Merchant Bank Regs
 American Banker - April 3, 2001; Pg. 1; Vol. 166, No. 64
 DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext
 WORD COUNT: 921

BYLINE:
 BY ROB GARVER

TEXT:
 ...take such investments into account.
 "We still don't understand the need for separate capital rules for merchant banking," he said. "This is the only asset class separated out for special treatment."
 Others scheduled to testify are John P. Whaley, a partner with...

23/3,k/2 (Item 2 from file: 625)
 DIALOG(R)File 625:American Banker Publications

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File 15:ABI/Inform(R) 1971-2006/Apr 21
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File 148:Gale Group Trade & Industry DB 1976-2006/Apr 21
(c)2006 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2006/Apr 20
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Set	Items	Description
S1	13419583	ASSET? ? OR STOCK OR BONDS OR SECURITIES OR FUNDS OR FINANCIAL OR INVESTMENT? ? OR PORTFOLIO? ? OR RETIREMENT()ACCOUNT? ? OR 401K OR 401()K
S2	1127303	S1(6N)(ABSTRACT? OR PARSE? OR PARSING OR SEGREGAT? OR SEPARAT? OR DIVID? OR DIVISION? OR CLASSIFY? INDEX? OR SPLIT? OR - SEGMENT? OR APPORTION? OR PORTION? OR SECTION?)
S3	20199	S2(6N)(REPRESENTATION() (FRAMEWORK OR FORMAT? ?) OR MULTILEVEL? ? OR MULT()LEVEL? ? OR SUBGROUP? ? OR SUB()GROUP? ? OR CATEGORIZ? OR CATEGORIS? OR CLASS OR CLASSES OR SUBJECTS OR AREAS OR TYPE)
S4	5349171	RULE? ? OR GUIDELINE? ? OR POLICY OR POLICIES OR PROCEDURE? ? OR DICTIONARY OR META()DATA OR META()DATA OR DATA(1N)(DESCRIPTION OR TYPE? ?)
S5	459	S4(8N)ABSTRACTION
S6	136425	HIERARCH?
S7	137949	XML OR "C++"
S8	4	S2(10N)S5
S9	18365	S2(10N)S4
S10	248	S3(10N)S9
S11	0	S3(10N)S5
S12	0	S3(30N)S5
S13	1	S3 AND S5
S14	0	S10(10N)(STORAGE OR SERVER? OR DATA()WAREHOUSE OR DATABASE)
S15	0	(S6 OR S7)(10N)S10
S16	4	(S6 OR S7) AND S10
S17	8	S8 OR S13 OR S16
S18	7	RD (unique items)

? t18/3,k/all

18/3,K/1 (Item 1 from file: 15)
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02996587 954864281
Ageing and Pension System Reform: IMPLICATIONS FOR FINANCIAL MARKETS AND ECONOMIC POLICIES
Visco, Ignazio
Financial Market Trends PP: 1-3, 9-111, 113-114 Nov 2005
ISSN: 0378-651X JRNL CODE: FMT
WORD COUNT: 26937

...TEXT: supervisory oversight. In this respect it may be useful to pursue further consistency between some areas of regulation of pension funds and insurance companies. This section discusses key policy issues that may be considered in national reform projects in order to provide the right ...Brooks, 1998, Chinn and Prasad, 2003, and Luhrmann 2003). Overall, this literature suggests a clear hierarchy. Young countries should experience current account deficits, as investment demand outstrips domestic saving. So should...

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02305947 102902757
Structuring and managing a community bank loan review program

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Set	Items	Description
S1	18868539	ASSET? ? OR STOCK OR BONDS OR SECURITIES OR FUNDS OR FINANCIAL OR INVESTMENT? ? OR PORTFOLIO? ? OR RETIREMENT()ACCOUNT? ? OR 401K OR 401(K)
S2	1281605	S1(6N)(ABSTRACT? OR PARSE? OR PARSING OR SEGREGAT? OR SEPARAT? OR DIVID? OR DIVISION? OR CLASSIFY? INDEX? OR SPLIT? OR SEGMENT? OR APPORTION? OR PORTION? OR SECTION?)
S3	45779	S2(6N)(REPRESENTATION() (FRAMEWORK OR FORMAT? ?) OR MULTILEVEL? ? OR MULT()LEVEL? ? OR SUBGROUP? ? OR SUB()GROUP? ? OR CATEGORIZ? OR CATEGORIS? OR CLASS OR CLASSES OR SUBJECTS OR AREAS OR TYPE)
S4	8786941	RULE? ? OR GUIDELINE? ? OR POLICY OR POLICIES OR PROCEDURE? ? OR DICTIONARY OR META()DATA OR META()DATA OR DATA(1N)(DESCRIPTION OR TYPE? ?)
S5	148	S4(8N)ABSTRACTION
S6	104067	HIERARCH?
S7	98046	XML OR "C++"
S8	0	S2(10N)S5
S9	16723	S2(10N)S4
S10	691	S3(10N)S9
S11	0	S3(10N)S5
S12	0	S3(30N)S5
S13	0	S3 AND S5
S14	0	S10(10N)(STORAGE OR SERVER? OR DATA()WAREHOUSE OR DATABASE)
S15	0	(S6 OR S7)(10N)S10
S16	1	(S6 OR S7) AND S10
S17	1	S8 OR S13 OR S16
S18	1	RD (unique items)
S19	49	S1 AND S5
S20	22	S19 NOT PY>2000
S21	21	RD (unique items)

? t21/3,k/all

21/3,k/1 (Item 1 from file: 9)

DIALOG(R)File 9:Business & Industry(R)
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01023106 Supplier Number: 23533146 (USE FORMAT 7 OR 9 FOR FULLTEXT)
NORWAY: Justice ministry looks into excess abstractions by power groups
(Okokrim, which investigates ecological crime in Norway, wants list of power utilities which drew off more water from reservoirs than flow regulations allow)

Water Briefing, n 62, p 12

May 29, 1996

DOCUMENT TYPE: Newsletter ISSN: 1352-6413 (United Kingdom)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 230

TEXT:

...to NVE, Okokrim public prosecutor Jorn Holme says that his agency